

REMARKS

The present application was filed on November 22, 2000 with claims 1-29. Claim 8 is canceled herein. Claims 1-7 and 9-29 remain pending.

Applicant has not received with the present Office Action an initialed copy of the PTO-1449 form filed with his Information Disclosure Statement on May 10, 2000. A copy of the previously-filed PTO-1449 form is enclosed herewith for the convenience of the Examiner. Applicant respectfully requests that an appropriate initialed PTO-1449 form be returned to Applicant with the next office communication.

The Examiner has objected to claim 5, on the ground that the term "alias profile characteristic" does not further limit the term "alias identity information." Applicant respectfully traverses. As indicated in the specification at page 4, lines 19-20, an "alias profile characteristic" is described as being an example of one particular type of alias identity information. Note the use of the descriptor "e.g." in the cited portion of the specification. Other specific examples of alias identity information, also recited in claim 5, are user alias and alias electronic address. One possible alias profile characteristic might be a visual or audible presentation characteristic of the alias identity of a user, specifying the manner in which a respective visual or audible indication of said identity is presented to a web site operator. The claim is thus believed to be appropriate, and the objection should be withdrawn.

With regard to the claim rejections, Applicant initially notes that the rejections under 35 U.S.C. §102(b) are with reference to U.S. Patent No. 5,961,593 (hereinafter "Gabber"), which apparently issued on October 5, 1999. The present application was filed less than one year later, on February 22, 2000. Therefore, Gabber is not an appropriate §102(b) reference, and the §102(b) rejections are traversed on that ground.

Notwithstanding the traversal, Applicant has rewritten claims 10, 11 and 14 in independent form, canceled claim 8, and amended claims 1, 9, 28 and 29.

Claim 10 has been indicated as containing allowable subject matter. Claim 10 has been rewritten in independent form and is therefore believed to be allowable.

Claim 11 stands rejected under §102(b) as being anticipated by Gabber. Applicant respectfully traverses. This claim specifies that a transaction database associated with the

intermediary machine is interfaced with a corresponding credit clearing infrastructure element so as to facilitate comparison of transactions authorized by the intermediary with transactions reported by one or more web site operators. The Examiner argues that such an arrangement is shown in column 13, line 5, of Gabber. However, there is no teaching or suggestion in the relied-upon portion, or elsewhere in Gabber, regarding the particular limitations recited in claim 11. For example, there is no interfacing of a transaction database of an intermediary machine with a credit clearing infrastructure element, nor is there any comparison, via said interfacing, of transactions authorized by the intermediary with transactions reported by one or more web site operators. Claim 11 has therefore been rewritten in independent form, and is believed to be allowable.

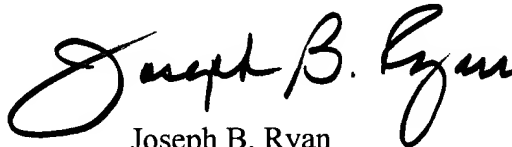
Claim 14 also stands rejected under §102(b) as being anticipated by Gabber. Applicant respectfully traverses. This claim specifies that an alias destination address, supplied by an intermediary machine to a web site operator, comprises an address of a third party destination determined by the intermediary to be in sufficient proximity to a real destination address of the user, such that physical goods purchased by the user as part of the transaction are delivered by the web site operator to the third party destination address. It is important to note in this context that the term “third party” refers to a party other than the intermediary machine or the user. The Examiner relies on the reference to “post office address” in column 8, line 33, of Gabber as being allegedly anticipatory. However, this “post office address” apparently refers to a real destination address of the user. It is not an alias destination address. Nor is it determined by the intermediary to be in sufficient proximity to a real destination address of the user. There is no such proximity-based determination of a third party destination address disclosed in Gabber. Claim 14 has therefore been rewritten in independent form, and is believed to be allowable.

Independent claims 1, 28 and 29 have each been amended to incorporate the limitations of dependent claim 8, now canceled. Each of these independent claims has also been amended to include a further limitation specifying that the intermediary machine implements a rotation of payment card numbers, based on said expirations, that reduces exposure of the intermediary machine to fraudulent use of payment card numbers. Support for the amendment can be found in the specification at, for example, page 21, line 8, to page 22, line 4. The Gabber reference fails to teach or suggest such an arrangement, and in fact may well suffer from excessive fraud exposure through

the significant potential for unauthorized use of "its own valid credit card number" as recited at column 12, line 67.

In view of the foregoing, claims 1-7 and 9-29 as amended are believed to be in condition for allowance.

Respectfully submitted,

A handwritten signature in black ink, reading "Joseph B. Ryan". The signature is fluid and cursive, with the first name "Joseph" being more prominent and the last name "Ryan" following in a similar style.

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Joseph B. Ryan
Attorney for Applicant(s)
Reg. No. 37,922
Ryan, Mason & Lewis, LLP
90 Forest Avenue
Locust Valley, NY 11560
(516) 759-7517

Enclosure(s): Copy of Previously-Filed PTO-1449 Form